

UNITED STATES BANKRUPTCY COURT
Eastern District of Missouri

Order and Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 8/27/13.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

**Creditors -- Do not file this notice in connection with any proof of claim you submit to the court.
See Reverse Side For Important Explanations.**

Debtor(s) (name(s) and address):

Julie C Wright
4430 Beck Avenue
Saint Louis, MO 63116

Case Number:
13-47872 -A705

Last four digits of Social Security or Individual Taxpayer-ID (ITIN)
No(s)/Complete EIN:
xxx-xx-4398

Attorney for Debtor(s) (name and address):

David T. Lumerman
11960 Westline Industrial Drive
Suite 363
St. Louis, MO 63146
Telephone number: (314) 421-3313

Bankruptcy Trustee (name and address):

Fredrich J. Cruse
The Cruse Law Firm PC
PO Box 914
Hannibal, MO 63401
Telephone number: (573) 221-1333

Meeting of Creditors:

Date: **September 24, 2013**

Time: **01:30 PM**

Location: **111 South Tenth Street, First Floor, Room 1.310, St. Louis, MO 63102**

Refer to Other Side for Important Documentation Needed at the Meeting of Creditors

Presumption of Abuse under 11 U.S.C. §707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 11/25/13

The deadline to file such complaints for any creditor added to this case after the date of the initial Notice and Order of Commencement shall be the later of the original deadline or 60 days after the date on the certificate of service of the notice given pursuant to L.R. 1009.

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors unless otherwise provided under Bankruptcy rule 1019(2)(B) for converted cases.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Foreign Creditors

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office:

111 South Tenth Street
Fourth Floor
St. Louis, MO 63102
Telephone numbers: (314) 244-4500
VCIS number: 1-866-222-8029, #87
Electronic Case Information/PACER: <https://ecf.moeb.uscourts.gov>
Office Hours: Monday – Friday 8:30 a.m. – 4:30 p.m.

So Ordered:



United States Bankruptcy Judge
Date: 8/27/13

EXPLANATIONS

FORM B9A (12/12)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this Court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions against the debtor and certain codebtors are listed in Bankruptcy Code § 362. Usually, the filing of a case automatically stays certain collection and other actions against the debtor and the debtor's property such as contact by any means to demand repayment, taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; and starting or continuing lawsuits or foreclosures. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the Court to extend or impose a stay. Taking prohibited actions may result in penalty.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the Court.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the Court to extend the deadline. <i>Do not include this notice with any filing you make with the court.</i>
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must file a complaint – or motion if you assert the discharge should be denied under §727(a)(8) or (a)(9) – in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. Registered electronic users should file through our Case Management/Electronic Case Files (CM/ECF) system at https://ecf.moeb.uscourts.gov . This Court requires all attorneys to file electronically through CM/ECF. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office or via the Internet if you have a PACER subscription. You may register for PACER at http://pacer.psc.uscourts.gov . Case status information is available 24 hours a day by contacting VCIS (voice case information) or via the Internet using PACER. Information about the meeting of creditors, certain forms, and other matters can be obtained from the Court's website: http://www.moeb.uscourts.gov
Abandonment of Property	At the meeting of creditors, the Trustee may announce the abandonment of specific property of the estate that is burdensome or of inconsequential value. Any objection to this abandonment must be filed in writing with the Clerk's Office and the Trustee within 14 days after the conclusion of the meeting of creditors.
Foreign Creditors	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Domestic Support Obligation – Child Support	The holder of any claim for unpaid pre-petition child support is entitled to have the trustee provide such creditor with notice of the creditor's right to use the services of the state child support enforcement agency and supply such creditor with the address and telephone number of the state child support enforcement agency and a explanation of the creditor's rights to payment in the bankruptcy case. Any creditor may request such notice and information by writing the trustee. Such creditor is further entitled to have the trustee provide the creditor with (i) notice of the granting of the discharge, (ii) any last known address of the debtor, (iii) debtor's most recent employer, and (iv) information concerning other claims on which the debtor may be liable following a discharge. Failure to request such information from the trustee shall be a waiver of the right to receive such notice from the trustee.
— Refer to Other Side for Important Deadlines and Notices —	

Debtor information needed at the meeting of creditors:

- Most recently filed federal and state tax returns (must be provided to trustee at least 7 days before 341 meeting)
- W-2(or W-4) forms
- Deeds to any real estate in which the debtor has any interest
- Savings, checking and investment account statements
- Personal property tax statements
- Divorce decree or separation agreement
- Documentation supporting Means Test/Disposable Income Form 22
- Pay stubs or other earnings statements covering the 6-month period prior to the petition date

Debtor Identification:

All individual debtors must provide picture identification and proof of social security number (if any) to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed or denial of your discharge, and/or criminal referral. Acceptable forms of picture identification (ID) include an original: 1)driver's license, 2)federal or state government ID, 3)student id, 4)U.S. passport, 5)military ID, or 6)resident alien card. Acceptable forms of proof of social security number include an original: 1)social security card, 2)medical insurance card, 3)pay stub, 4)W-2 form, 5)Internal Revenue Service Form 1099, 6)Social Security Administration report, or 7)statement that such documentation does not exist.

United States Bankruptcy Court
Eastern District of Missouri

In re:
Julie C Wright
Debtor

Case No. 13-47872-cer
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0865-4

User: pott
Form ID: b9a

Page 1 of 3
Total Noticed: 62

Date Rcvd: Aug 27, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 29, 2013.

db +Julie C Wright, 4430 Beck Avenue, Saint Louis, MO 63116-1604
ust +Office of U.S. Trustee, 111 South Tenth Street, Suite 6.353, St. Louis, MO 63102-1127
9613032 +Allergy Consultants, 456 N New Ballas Road, Suite 129, Saint Louis, MO 63141-6812
9613033 +American Eagle Credit Union, 1001 Lynch Street, Saint Louis, MO 63118-1818
9613034 +Anheuser Busch Employees' Credit Union, 1001 Lynch, Saint Louis, MO 63118-1803
9613035 +BAC Home Loans, 450 American Street #SV416, Simi Valley, CA 93065-6285
9613038 BJC, PO Box 500071, Saint Louis, MO 63150-0071
9613036 Barnes-Jewish Hospital, PO Box 500071, Saint Louis, MO 63150-0071
9613037 +Berlin-Wheeler, 711 West McCarty Street, Jefferson City, MO 65101-1543
9613039 +Children's Hospital, One Children's Place, Saint Louis, MO 63110-1081
9613040 Citi Bankruptcy Notices, PO Box 140489, Irving, TX 75014-0489
9613042 Clayton Emergency Group, 6420 Clayton Road, Saint Louis, MO 63117-1811
9613043 Clayton Emergency Group, 200 Corporate Blvd., Suite 201, Lafayette, LA 70508-3870
9613044 +Clayton Emergency Group, LLC, PO Box 400, San Antonio, TX 78292-0400
9613047 +Consumer Collection Management, PO Box 1839, Maryland Heights, MO 63043-6839
9613048 +D & L Management Services, PO Box 283, De Soto, MO 63020-0283
9613049 Delta Outsource Group, PO Box 1210, O Fallon, MO 63366-9010
9613053 +Diversified Collection Services, 11166 Tesson Ferry Rd., Suite 200,
Saint Louis, MO 63123-6966
9613052 +Diversified Collection Services, RE: Comprehensive Pathology Service,
11166 Tesson Ferry Rd., Suite 200, Saint Louis, MO 63123-6966
9613056 FirstSource Healthcare, 7650 Magna Drive, Belleville, IL 62223-3366
9613058 +Green Tree Correspondence, PO Box 6172, Rapid City, SD 57709-6172
9613060 +Heartland Bank, 14125 Clayton Road, Chesterfield, MO 63017-8361
9613059 +Heartland Bank, 212 S. Central, Saint Louis, MO 63105-3570
9613067 +MRS Associates, Inc., 3 Executive Campus, Suite 400, Cherry Hill, NJ 08002-4103
9613063 +Medco, 15001 Trinity Blvd., Suite 300, Fort Worth, TX 76155-2668
9613062 +Medco, PO Box 12103, Trenton, NJ 08650-2103
9613065 +Medical Revenue Services, PO Box 938, Vero Beach, FL 32961-0938
9613066 +Mercy Hospitals East Community, PO Box 504655, Saint Louis, MO 63150-4655
9613068 Pathology Associates, PO Box 790166, Saint Louis, MO 63179
9613069 +Pathology Associates, PC, PO Box 790128, Saint Louis, MO 63179-0128
9613070 +Pathology Associates, PC, c/o Diversified Collection Services, 11166 Tesson Ferry Rd.,
Suite 200, Saint Louis, MO 63123-6966
9613071 +Patient Solutions, PO Box 731650, Dallas, TX 75373-1650
9613077 +SSM Health Care, 10123 Corporate Square, Saint Louis, MO 63132-2905
9613078 +SSM Health Care Correspondence, 3232 West Royal Ln, Irving, TX 75063-3105
9613079 SSM Health Center, PO Box 503596, Saint Louis, MO 63150-3596
9613072 +Signature Health Services, 12639 Old Tesson Rd., #115, Saint Louis, MO 63128-2701
9613073 +Signature Health Services, 845 N. New Ballas, 2nd Floor, Saint Louis, MO 63141-7134
9613074 +Smith Chiropractic, 249 Clarkson Road #100, Ballwin, MO 63011-2497
9613075 +South County Anesthesia, PO Box 22407, Saint Louis, MO 63126-0407
9613076 +Southwest Oral Surgery, 510 Baxter Road, Suite 7, Chesterfield, MO 63017-7038
9613082 St. Anthony's Medical Center, PO Box 510410, Saint Louis, MO 63151-0410
9613080 St. Anthony's Medical Center, PO Box 66766, Saint Louis, MO 63166-6766
9613081 +St. Anthony's Medical Center, Claims Dept., 640 West Forth St., PO Box 5238,
Winston Salem, NC 27113-5238
9613083 +St. Louis Children's Hospital, PO Box 956190, Saint Louis, MO 63195-6190
9613087 UMB Bank, NA, PO Box 419226, Kansas City, MO 64141-6226
9613088 Valarity, LLC, PO Box 505023, Saint Louis, MO 63150-5023
9613089 Valarity, LLC, Re: Mercy Hospitals, PO Box 505023, Saint Louis, MO 63150-5023
9613091 WFFNB Correspondence, PO Box 182125, Columbus, OH 43218-2125
9613090 Washington University Physicians, 6605 Euclid Avenue, Campus Box 8516,
Saint Louis, MO 63110

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: dt.lumerman@gmail.com Aug 28 2013 00:21:26 David T. Lumerman,
11960 Westline Industrial Drive, Suite 363, St. Louis, MO 63146
tr +EDI: BFJCRUSE.COM Aug 28 2013 00:23:00 Fredrich J. Cruse, The Cruse Law Firm PC,
PO Box 914, Hannibal, MO 63401-0914
9613041 +EDI: CITICORP.COM Aug 28 2013 00:23:00 Citibank SD Notices, 701 East 60th Street North,
Sioux Falls, SD 57104-0493
9613046 E-mail/Text: bankruptcy@commercebank.com Aug 28 2013 00:22:27 Commerce Bank, PO Box 419248,
Kansas City, MO 64141-6248
9613045 +E-mail/Text: bankruptcy@commercebank.com Aug 28 2013 00:22:27 Commerce Bank,
8000 Forsyth Blvd., Saint Louis, MO 63105-1797
9613051 EDI: DISCOVER.COM Aug 28 2013 00:23:00 Discover Card, PO Box 15192,
Wilmington, DE 19850-5192
9613050 EDI: DISCOVER.COM Aug 28 2013 00:23:00 Discover Card, PO Box 30943,
Salt Lake City, UT 84130-0943
9613054 +E-mail/Text: chapmand@ebofs.com Aug 28 2013 00:22:48 EBO Financial Services,
ATTN: Account Receivable, 13523 Barrett Parkway Dr., Suite 241, Ballwin, MO 63021-3802
9613055 +EDI: FSAB.COM Aug 28 2013 00:23:00 FirstSource Advantage, 205 Bryant Woods South,
Buffalo, NY 14228-3609

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

9613057 E-mail/Text: bankruptcy.bnc@gt-cs.com Aug 28 2013 00:22:20 Green Tree,
800 Landmark Towers L800M, 345 St. Peter Street, Saint Paul, MN 55102
9613061 EDI: ICSYSTEM.COM Aug 28 2013 00:23:00 IC System, Inc., 444 Highway 96 East,
PO Box 64437, Saint Paul, MN 55164-0437
9613064 +Fax: 847-227-2151 Aug 28 2013 00:46:14 Medical Recovery Specialists, 2250 East Devon Avenue,
Suite 352, Des Plaines, IL 60018-4519
9613084 E-mail/PDF: TidewaterLegaleBN@twcs.com Aug 28 2013 00:27:22 Tidewater Finance Company,
6520 Indian River Rd., Virginia Beach, VA 23464-3439

TOTAL: 13

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

9613085 ###+Transworld Systems Correspondence, PO Box 12103, Trenton, NJ 08650-2103
9613086 ##Transworld Systems, Inc., 5880 Commerce Blvd., Rohnert Park, CA 94928-1651

TOTALS: 0, * 0, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

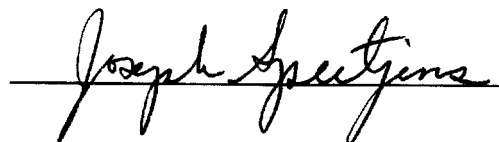
Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 29, 2013

Signature:



District/off: 0865-4

User: pott
Form ID: b9a

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Total Noticed: 62

Date Rcvd: Aug 27, 2013

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 27, 2013 at the address(es) listed below:

David T. Lumerman on behalf of Debtor Julie C Wright dt.lumerman@gmail.com
Fredrich J. Cruse trustee@cruselaw.com, MO34@ecfcbis.com
Office of U.S. Trustee USTPRegion13.SL.ECF@USDOJ.gov

TOTAL: 3